Certificate Number: 15317-PAE-DE-033361585

Bankruptcy Case Number: 14-14355



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>September 7, 2019</u>, at <u>7:14</u> o'clock <u>AM PDT</u>, <u>Deborah M Bey</u> completed a course on personal financial management given <u>by internet</u> by <u>Access Counseling</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 7, 2019 By: /s/Jerry Fajardo

Name: Jerry Fajardo

Title: Counselor